

**UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE: Michael Daniel Gleba**Debtor(s)**

**U.S. Bank Trust National Association, not in its
individual capacity, but solely as Trustee of LSF10
Master Participation Trust, its successors and/or
assigns**

Movant**vs.****Michael Daniel Gleba****Respondent(s)****BK NO. 21-10502 TPA****Chapter 13****Related to Document No. 12****Hearing Date: 11/9/2021**

**OBJECTION OF U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS
INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE OF LSF10 MASTER
PARTICIPATION TRUST, ITS SUCCESSORS AND/OR ASSIGNS
TO CONFIRMATION OF CHAPTER 13 PLAN**

U.S. Bank Trust National Association, not in its individual capacity, but solely as Trustee of LSF10 Master Participation Trust, objects to confirmation of Debtor's Chapter 13 Plan and asserts in support of its Objection as follows:

1. Movant's claim is secured by a mortgage on Debtor's property at 12936 McGahen Hill Road, Waterford, PA 16441.
2. The claims bar date is November 19, 2021. Secured Creditor intends to file a claim on or before the bar date with pre-petition arrears estimated at \$32,980.18.
3. Debtor's Plan provides for payment in the amount of \$17,172.00 towards the arrearage claim of the Movant.
4. Debtor's Plan understates the amount of the Movant's claim by \$15,808.18, and does not provide sufficient funding to pay said claim including present value interest.
5. Debtor's Plan states "upon information and belief, there are fire insurance loss proceeds sufficient to cover the claim in full". Movant objects to this assertion and needs additional time to investigate the insurance issue. If the Mortgagee had force-placed insurance in an amount sufficient to cover its claim, there would be no mortgage payment and the Mortgagee would be required to satisfy its Mortgage.
6. Accordingly, Debtor's Plan is not feasible, as it does not fully compensate the Movant.
7. In addition, the Debtor's Plan fails to comply with 11 U.S.C. §§ 1322 and 1325.

WHEREFORE, the Movant, U.S. Bank Trust National Association, not in its individual capacity, but solely as Trustee of LSF10 Master Participation Trust, prays that the Court deny confirmation of the Debtor's Plan.

Respectfully submitted,

Date: October 27, 2021

By: **/s/ Maria D. Miksich, Esquire**

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